

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: **ROBERT KORDA**, : **Chapter 13**  
Debtor(s), : Case No. **5:23-bk-00** -MJC

**ROBERT KORDA**, :  
Movant(s), : Motion to  
vs. : Extend Stay  
**THE BANK OF NEW YORK MELLON**, as :  
Trustee for Registered Holders of CWABS, :  
Inc., Asset-Backed Certificates, Series :  
**2005-7, CARRINGTON MORTGAGE** :  
**SERVICES, LLC, CITIZENS BANK, N.A.**, and :  
all parties listed on the mailing matrix filed :  
with the Clerk, :  
Respondent(s). :

**AFFIDAVIT OF DEBTOR  
IN SUPPORT OF MOTION TO EXTEND AUTOMATIC STAY**

I, **ROBERT KORDA**, hereby swear and affirm, under penalty of perjury, that the following is true and correct:

1. I filed a prior bankruptcy case on **July 27, 2022**, docketed with this Court as **5:22-bk-01381** (the “Prior Case”), which was pending within the last year, until **February 16, 2023**.
2. Other than the Prior Case, I have had no other pending bankruptcy cases over the last year.
3. The Prior Case was Dismissed due to a Plan payment default.
4. My Chapter 13 Plan was not filed until September.
5. The Plan payment default was caused by interruptions in employment culminating in a serious illness for which I sought hospitalization on December 28, 2022.
6. On entry to the hospital, a serious shoulder injury was discovered, which caused me to remain hospitalized until January 13, 2023.
7. The shoulder injury could keep me unemployed for six months.
8. Since the Prior Case was Dismissed, I have obtained a March 13, 2023, appointment for Social Security Disability that I expect will be granted, at least on a temporary basis, due to the nature of the shoulder injury and related infection and my being a 58 year old union teamster.

9. Since the Prior Case was Dismissed, I recovered sufficiently to be able to sell my residence.

10. The proceeds of the sale should pay all creditors in full, as I reasonably believe I have over \$100,000 in equity.

11. I have a purchaser that has agreed to purchase my residence for the appraised value.

12. I am not simply attempting to avoid or postpone a Sheriff's Sale.

13. For these reasons, I believe that my financial circumstances have substantially improved since the Prior Case.

Dated: March 9, 2023

  
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**ROBERT KORDA, Debtor**